

# LifeMatters®

*A Newsletter from Your EAP and WorkLife Service*

## Thyroid Awareness

You may have heard of the thyroid. But do you know what it does?

The thyroid is an endocrine gland that is located at the base of the throat. It makes a hormone that controls the speed of chemical reactions throughout the body, including:

- How fast your heart beats
- How quickly you digest food
- How much you sweat
- The pace at which you burn calories

Ordinarily, the thyroid produces just enough hormone to keep your body running at normal speed. In some instances, however, it may become over- or underactive. An estimated twelve percent of the population will develop a thyroid condition at some point in their lives, and women are five to eight times more likely to develop such a condition.

There are two common types of thyroid issues:

- **Hyperthyroidism** occurs when the thyroid produces too much hormone. Symptoms of hyperthyroidism include:
  - Weight loss
  - Irritability
  - Nervousness
  - Sweating
  - A racing or irregular heartbeat
  - Shaking or hand tremors
  - Anxiety
  - Sleep problems
  - Muscle fatigue, especially in the upper arms and thighs

Hyperthyroidism may be caused by Graves' disease, a condition that causes the body's immune system to overstimulate the thyroid. In addition to the above symptoms, Graves' disease may cause the eyes to take on a bulging appearance.

- **Hypothyroidism**, or an underactive thyroid, has

symptoms that include:

- Fatigue and sluggishness
- Depression
- Feeling cold
- Dry skin and hair
- Constipation
- Muscle cramps
- Weight gain

A common sign of thyroid issues is an enlarged thyroid (also called a "goiter"). The gland swells because it is trying to compensate for its inability to work properly.

Both hyperthyroidism and hypothyroidism can be treated with medication. Contact your physician for more information.

Some of the symptoms of a thyroid condition, such as depression or anxiety, may have emotional effects that could impact daily functioning. If you are struggling to manage these symptoms, contact LifeMatters.

*The above information is for educational purposes only and is not intended to take the place of medical advice.*

*Source: Krames Staywell and Life Advantages*



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To speak with a **LifeMatters** professional, call 1-800-634-6433.

Visit **LifeMatters** online at [mylifematters.com](http://mylifematters.com).

# Strengthening the Family Bond

Between work, school, and social activities, life can get hectic. It may be hard for families to stay connected, especially as children get older and become more independent.

Setting up some simple routines may make it easier for you to spend time with your loved ones after a long workday. If you are looking for ways to get more out of the time you have with your family, try these tips:

- **Dedicate the first fifteen minutes of your return from work to checking in with your children.** Ask each of them to tell you one good thing that happened that day. Offer support and encouragement when a child has had a bad day.
- **Set up “homework hour.”** Take this time to help your child with homework or review it if already completed. If you have work to do in the evenings, try to do it while your kids are working on their projects.
- **Regularly schedule one-on-one time with each of your children.** Mark these dates down on your calendar and do everything you can to not break them. Make sure to schedule the occasional “date night” for you and your spouse or partner as well.
- **Commit a half hour (an hour if possible) per day to alone time with your spouse or partner.** If you have younger children, it may be easiest to schedule this for after they have gone to bed.
- **Schedule family outings and trips.** Shared activities are a great way for the family to spend time together. Go to a park or museum, take a camping trip, or make one night a week “movie night.” If children participate in extracurricular activities, attend



concerts or games as a family when possible. After the event, go out for dinner or ice cream.

Conflict is another area that is tough for families to handle. Here are some ways to keep disagreements from creating tension within the household:

- **Hold family meetings.** Anytime a group of people share space, aggravations and resentments are bound to crop up. Schedule a family meeting each week as a way of airing and resolving these grievances. Encourage family members to be open about how they feel while also speaking respectfully to each other.
- **Handle an argument in a positive way.** If an argument occurs, focus on finding a solution. Stick to the issue at hand without bringing up past conflicts. Look for areas of agreement and ways to compromise.
- **Listen.** Listen without judgment to what other family members have to say about different situations. Be open about your own feelings on the subject. Make it clear that you value every perspective on the situation, even those you do not share.
- **Accept change.** As children grow older, they will begin to develop independent interests. In some instances, they may no longer like favorite activities or may want to spend less time with the family. Do your best to stay engaged and accept your child’s new interests, while still allowing freedom appropriate to his or her age.

Nurturing family bonds is an ongoing process. With time and attention, you can increase the strength of your family — and create a great example for your children to emulate when they become parents.





# Budgeting for Remodeling

One of the more fulfilling parts of owning your home is the chance to alter or decorate it as you see fit. Remodeling your home is also a great way to increase its value. Unfortunately, it's easy for remodeling costs to spiral out of control. That's why it's important to establish a budget for these projects before they begin and do everything you can to stick to your plans.

When creating your home improvement budget, consider these tips:

- **Determine your budget.** Before you start a home improvement project, it is important to consider how it will impact your month-to-month finances. Start by identifying a home improvement goal several months in advance and setting money aside for it (consider creating a separate savings account for the project). If you are planning on financing the work through a credit card, personal loan, or home equity line of credit (HELOC), determine what your monthly payments will be and how that will impact your bottom line.
- **Start with the basics.** Focus on projects that are likely to improve your home's value. A new hot water heater or reshingled roof may not sound like the



most exciting use of funds, but it will add to your resale value. If you are making improvements because of a change in your family (such as redoing a bedroom because a baby is on the way), keep practical future uses for the room in mind as well. Avoid making any alterations that would be difficult to undo when life circumstances change.

- **Outline the specific changes you will make.** Break down large projects like "remodeling the kitchen" into smaller jobs, such as "replacing the sink" or "putting down new flooring." This will help you to clearly communicate with your contractor about what you want. If you

are doing the project yourself, outlining specific tasks will make it easier for you to determine what parts and materials you will need to complete the job and how much it will cost.

- **Obtain bids from contractors.** A month or two before you intend to start, have contractors bid on the project. Look for contractors that specialize in the type of work you are having done. Ask for a detailed estimate that includes breakdowns for materials, labor, permits, and cleanup costs and get competing bids to be certain the costs of the contractor you hire are in line with the local market. If you plan to do the work yourself, it is still a good idea to get a quote.

In some instances, you may find that you would be better off hiring out the work.

- **Time your project.** If possible, schedule your project for the slow season for contractors (in many areas, this happens in winter). This may help you to get a more competitive bid.
- **Plan for overruns.** Whether you do the job yourself or hire a contractor, you are likely to end up with costs that go beyond the initial estimate. When budgeting, it is best to plan for a 10-25% overrun. If this goes beyond what you can afford, either wait until you have more money set aside or consider if you could scale back the project in order to keep it within your budget.

Taking control of the remodeling process will help you improve both the value and the livability of your home. Creating a plan ahead of time and sticking with it increases the odds that you will be happy with the results of your remodeling project — without spending a fortune.

## Recommended Reading

### Home Remodeling — What You Don't Know and How it Really Works

*By Familia Publishing, 2012*

Talking to a contractor can be confusing if you are not familiar with construction terminology and common practices. This e-book will help you understand the work process from the contractor's point of view and avoid unscrupulous practices.

Topics covered in the book include researching what permits are needed, setting up a remodeling plan, hiring the right contractor, arranging payments, understanding insurance requirements, legal issues, and contracts, and making in-project decisions. The book guides you through the entire remodeling process in clear, concise language. After reading it, you will have a better handle on working with contractors and making sure you get your money's worth.

## Avoiding Home Improvement Missteps

- Avoid adding on extra jobs that weren't a part of the original budget or plan.
- Stay away from cheap materials or corner-cutting measures that could result in paying more later.
- If you are doing the work yourself, learn the entire process before you start rather than "learning as you go."
- Check service ratings websites and get references before hiring a contractor.
- Review the costs of materials with your contractor before the project begins. Price compare your options for fixtures and other items to make sure you are getting a good deal.
- If you are making upgrades prior to selling your home, give yourself plenty of time so you don't have to pay for rush work.
- Consider if it would make more sense to refurbish an item than to replace it.
- Figure out where you are going to move or store furniture that will be in the way of the remodeling project before the contractor arrives.
- Ask questions. Communicating with your contractor is the best way to make sure that you will get the results you want for a reasonable price.

“There is something permanent, and something extremely profound, in owning a home.”  
~ Kenny Guinn